

**IN THE U.S. PATENT AND TRADEMARK OFFICE**

U.S. Appl. No.: 10/531,431 Confirmation No.: 9093  
Title: FACILITATING AND AUTHENTICATING TRANSACTIONS  
Inventor(s): Jeal et al.  
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Art Unit: 2182  
Examiner: Yu, Henry W.  
Docket No.: P08620US01/BAS  
Customer No.: 00881

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Response to Office Action mailed January 29, 2010**

Sir:

This Reply is being filed in response to the Office Action mailed January 29, 2010. Please consider the responsive remarks provided herewith.

- **Listing of the Claims** begins on page 2 of this paper.
- **Remarks/Arguments** begin on page 11 of this paper.